

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Terry Charles Polito  
April Carolyn Polito  
Debtors

Case No. 20-02330-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: May 29, 2025

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Terry Charles Polito, April Carolyn Polito, 106 Peggy Lane, Kunkletown, PA 18058-7726
5348976	Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA50301

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5348962	EDI: BANKAMER	May 29 2025 22:59:00	Bank of America, PO Box 982238, El Paso, TX79998-2238
5348961	EDI: BANKAMER	May 29 2025 22:59:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL33634-2413
5360136	+ EDI: BANKAMER2	May 29 2025 22:59:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5348966	Email/Text: constar.administration@constarfinancial.com	May 29 2025 18:46:00	Constar Financial Services, LLC, 10400 N 25th Ave Ste 100, Phoenix, AZ85021-1610
5348963	EDI: JPMORGANCHASE	May 29 2025 22:59:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE19850-5298
5348964	EDI: CITICORP	May 29 2025 22:59:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO63179-0034
5348965	EDI: CITICORP	May 29 2025 22:59:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD57117-6217
5350267	EDI: DISCOVER	May 29 2025 22:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5348967	EDI: DISCOVER	May 29 2025 22:59:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE19850-5316
5348968	EDI: DISCOVER	May 29 2025 22:59:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH43054-3025
5348969	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 29 2025 18:46:00	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
5360410	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 29 2025 18:46:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
5348970	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 29 2025 18:46:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20809, Fountain Valley, CA92728-0809
5359841	EDI: JPMORGANCHASE	May 29 2025 22:59:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
5348971	EDI: JPMORGANCHASE	May 29 2025 22:59:00	Jpmcb Auto, PO Box 901003, Fort Worth, TX76101-2003

5363829	Email/PDF: resurgentbknofications@resurgent.com	May 29 2025 18:51:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5348973	Email/Text: camanagement@mtb.com	May 29 2025 18:46:00	M & T Bank Mortgage, PO Box 900, Millsboro, DE19966-0900
5348972	Email/Text: camanagement@mtb.com	May 29 2025 18:46:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY14240-0844
5356132	Email/Text: camanagement@mtb.com	May 29 2025 18:46:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5348974	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2025 18:46:00	Pnc Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH44101-4982
5348975	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2025 18:46:00	Pnc Bank, PO Box 3180, Pittsburgh, PA15230-3180
5348977	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 29 2025 18:51:13	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A, Des Moines, IA50328-0001
5353708	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 29 2025 18:51:34	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
Bradley Warren Weidenbaum	on behalf of Debtor 2 April Carolyn Polito weidenbaumlaw@gmail.com G25181@notify.cincompass.com
Bradley Warren Weidenbaum	on behalf of Debtor 1 Terry Charles Polito weidenbaumlaw@gmail.com G25181@notify.cincompass.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com

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James Warmbrodt  
on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com  
  
United States Trustee  
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Terry Charles Polito

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7942

EIN --

Debtor 2

April Carolyn Polito

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2275

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-02330-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry Charles Polito

April Carolyn Polito

**By the  
court:**5/29/25Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**